

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Robert Wallach, et al.

Group Art Unit: 3626

Serial No.: 09/645,794

Examiner: Frenel, Vanel

Filed: August 24, 2000

For: INSURANCE INCENTIVE PROGRAM HAVING A TERM OF YEARS FOR  
PROMOTING THE PURCHASE OR LEASE OF AN AUTOMOBILE

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT AND RESPONSE**

In response to the Final Office Action dated March 3, 2006 and further to the Notice of Appeal filed September 1, 2006, Applicants respectfully request reconsideration, in view of the following Amendments and Remarks, and the concurrently filed Request for Examination.

A listing of amendments to the **Claims** is included beginning on page 2 of this paper.

**Remarks** begin on page 11 of this paper.